

Form 3015-B Last Revised 9/21/05

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
Danville Division**

**CHAPTER 13 PLAN  
AND RELATED MOTIONS**

Name of Debtor(s) **Miguel Angel Nava  
Cathy Sheryl Haskins**

Case No:

This plan, dated July 14, 2008, is:

☒ the *first* Chapter 13 plan filed in this case.

☐ a modified plan, which replaces the plan dated \_\_\_\_\_

The plan provisions modified by this filing are:

Creditors affected by this modification are:

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless written objection is filed on or before ten (10) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets:	\$	34,905.00
Total Non-Priority Unsecured Debt:	\$	19,299.00
Total Priority Debt:	\$	500.00
Total Secured Debt:	\$	35,203.00

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of \$ 80.00 per Week for 60 months. Other payments to the Trustee are as follows:

Plus the surplus (if any) from foreclosure sale of mobile home. The total amount to be paid into the plan is \$ 20,800.00

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise

**A. Administrative Claims under 11 U.S.C. § 1326.**

The Trustee will be paid 10% of all sums disbursed except for the funds returned to the debtor(s). Debtors attorney will be paid \$ 2,500.00 balance due of the total fee of \$ 2,500.00 concurrently with or prior to the payments to remaining creditors

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above.

Creditor	Type of Priority	Estimated Claim	Payment and Term
Pittsylvania County Treasurer	Personal Property Taxes	\$500.00	Pro Rata

3. **Secured Creditors and Motions to Value Collateral.**

This paragraph provides for claims of creditors who hold debts that are secured by real or personal property of the debtor(s) but (a) are not secured solely by the debtor(s)' principal residence and (b) do not have a remaining term longer than the length of this plan.

**A. Claims to Which Sec. 506 Valuation is NOT Applicable.**

Claims listed in this section consist of debts secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor for which the debt was incurred within 910 days of the filing of the bankruptcy petition, or if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See Sec. 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). **Upon confirmation of the plan, the interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

(a) Creditor	(b) Collateral	(c) Purchase Date	(d) Estimated Claim Amount	(e) Interest Rate	(f) Monthly Payment and Estimated Term **
Citifinancial	1998 Chevrolet 4x4 Extended Cab	09/2006	\$8,322.00	7%	\$164.79/mo for 60 months

**B. Claims to Which Sec. 506 Valuation is Applicable.**

Claims to Which §506 Valuation is Applicable. Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 3.A. After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

(a) Creditor	(b) Collateral ( & Estimated Claim Amount)	(c) Purchase Date	(d) Replacement Value	(e) Interest Rate	(f) Monthly Payment and Estimated Term **
n/a					

**\*\* THE MONTHLY PAYMENT STATED HERE SHALL BE THE ADEQUATE PROTECTION  
PAYMENTS PURSUANT TO 1326(a)(1)(C) TO THESE CREDITORS UNLESS OTHERWISE  
PROVIDED IN PARAGRAPH 11 OR BY SEPARATE ORDER OF THE COURT.**

- C. Collateral to be surrendered.** Upon confirmation of the plan, or before, the debtor will surrender his or her interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled shall be paid as a non-priority unsecured claim. The order confirming the plan shall have the effect of terminating the automatic stay as to the collateral surrendered

Creditor	Collateral Description	Estimated Total Claim	Full Satisfaction (Y/N)
Green Tree	Double Wide	\$25,881.00	N

**4. Unsecured Claims.**

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 22.00%. If this case were liquidated under Chapter 7, the debtor(s) estimate unsecured creditors would receive a dividend of approximately 0.00%.

**B. Separately classified unsecured claims**

Creditor	Basis for Classification	Treatment
n/a		

**5. Long Term Debts and Claims Secured by the Debtor(s)' Primary Residence.**

Creditors listed below are either secured by the debtor(s)' principal residence or hold a debt the term of which extends beyond the term of this plan

- A. Debtor(s) to pay claim directly.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Interest Rate	Estimated Cure Period	Monthly Arrearage Amount
Pittsylvania County Treasurer	1500 Old Mine Road, Chatham, VA	None	\$1,000.00	n/a	n/a	Pro Rata

- B. Trustee to pay the contract payments and the arrearages.** The creditors listed below will be paid by the Trustee the regular contract monthly payments during the term of this plan. The arrearage claims, if any, will be cured by the Trustee by payments made either pro rata with other secured claims or by fixed monthly payments as indicated below

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Interest Rate	Term for Arrearage	Monthly Payment
n/a						

**6. Executory Contracts and Unexpired Leases.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts

Creditor	Type of Contract
n/a	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below

Creditor	Type of Contract	Arrearage	Monthly Payment for arrearage	Estimated cure period
n/a				

**7. Motions to Avoid Liens.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor	Collateral	Exemption Basis	Exemption Amount	Value of Collateral
n/a				

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor	Type Lien	Description of Collateral	Basis for Avoidance
n/a			

**8. Treatment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the plan, the creditor may be treated as unsecured for purposes of distribution under the plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the plan.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, or encumber real property without approval of the court.

- 10. Incurrence of indebtedness.** During the term of the plan, the debtor(s) shall not incur additional indebtedness in an amount exceeding \$5,000 without approval of the court

**11. Other provisions of this plan:**

**A. Additional Adequate Protection**

Adequate Protection also consists of the following in this case:

- ☐ The Debtor's payment required by Paragraph 1 shall be made to the Trustee by wage deduction
- ☒ Insurance will be maintained on all vehicles securing claims to be paid by the Trustee pursuant to Paragraphs 3A and 3B

**B. Date Debtor(s) to Resume Regular Direct Payments to Creditors that are being Paid Arrearages by the Trustee under Paragraphs 5A and 6B**

Creditor	Month Debtor to Resume Regular Direct Payments
n/a	

**C. Other:**

Dated: 7/14/2008

/s/ Miguel Angel Nava  
Debtor

/s/ David Cox  
Debtor's Attorney

/s/ Cathy Sheryl Haskins  
Joint Debtor

**Exhibits:**      **Copy of Debtor(s)' Budget (Schedules I and J) if not previously mailed;  
Matrix of Parties Served with plan**

Certificate of Service

I certify that on 7/28/08, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ David Cox

David Cox, David Wright, Heidi Shafer & Janice  
Hansen 900  
Lakeside Drive, Lynchburg, VA 24501 434-  
845-2600, 434-845-0727 fax ecf@coxlawgroup.com

Debtor(s): Miguel Angel Nava  
Cathy Sheryl Haskins

Case No:  
Chapter 13

WESTERN DISTRICT OF VIRGINIA  
LYNCHBURG DIVISION

Capital One Bank  
PO Box 70884  
Charlotte, NC 28272-0884

Pittsylvania County Treasurer  
Attn: Shirley I. Simpson  
PO Box 230  
Chatham, VA 24531-0000

Capital One Bank  
PO Box 70884  
Charlotte, NC 28272

Sears Premier Card  
PO Box 183081  
Columbus, OH 43218-3081

Cato Corporation  
PO Box 34216  
Charlotte, NC 28234-4216

Truliant Federal Credit Union  
585 Waughtown Street, Suite 2A  
Winston Salem, NC 27107

Citifinancial  
PO Box 6931  
The Lakes, NV 88901-6931

Va Department Of Taxation\*  
Bankruptcy Unit  
P O Box 2156  
Richmond, VA 23218-0000

Citifinancial, Inc  
Current Registered Agent  
CT Corporation System  
4701 Cox Road Suite 301  
Glen Allen, VA 23060-6802

Washington Mutual  
PO Box 660487  
Dallas, TX 75266-0487

Green Tree  
PO Box 94710  
Palatine, IL 60094-4710

Woman Within  
PO Box 659728  
San Antonio, TX 78265-9728

HSBC Card Services  
PO Box 17313  
Baltimore, MD 21297

Internal Revenue Service  
Insolvency Unit  
400 North 8th St., Box 76  
Richmond, VA 23219-0000

Internal Revenue Service\*\*\*  
P O Box 21126  
Philadelphia, PA 19114-0000

Julia C. Dudley, Acting U.S. A  
Western District of Virginia  
PO Box 1709  
Roanoke, VA 24008-1709



B6I (Official Form 6I) (12/07)

In re **Miguel Angel Nava**  
**Cathy Sheryl Haskins**Case No \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<b>Debtor's Marital Status:</b>  <b>Married</b>	<b>Dependents of Debtor and Spouse</b>	
	<b>Relationship(s):</b> Son  <b>Age(s):</b> 15 Years	<b>Relationship(s):</b>  <b>Age(s):</b>
<b>Employment:</b>		
<b>Debtor</b>	<b>Spouse</b>	
<b>Occupation</b>	Sawmill Worker	
<b>Name of Employer</b>	Gregory's Lumber Company	
<b>How Long Employed</b>	11 Years	
<b>Address of Employer</b>	PO Box 100 1212 Halifax Road Java, VA 24565	
	Homemaker	

INCOME: (Estimate of average or projected monthly income at time case filed)		
	<b>DEBTOR</b>	<b>SPOUSE</b>
1 Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,539.29	\$0.00
2 Estimate monthly overtime	\$0.00	\$0.00
3 SUBTOTAL	<b>\$2,539.29</b>	<b>\$0.00</b>
4 LESS PAYROLL DEDUCTIONS		
a Payroll taxes (includes social security tax if b is zero)	\$425.36	\$0.00
b Social Security Tax	\$0.00	\$0.00
c Medicare	\$0.00	\$0.00
d Insurance	\$0.00	\$0.00
e Union dues	\$0.00	\$0.00
f Retirement	\$0.00	\$0.00
g Other (Specify) _____	\$0.00	\$0.00
h Other (Specify) _____	\$0.00	\$0.00
i Other (Specify) _____	\$0.00	\$0.00
j Other (Specify) _____	\$0.00	\$0.00
k Other (Specify) _____	\$0.00	\$0.00
5 SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$425.36</b>	<b>\$0.00</b>
6 TOTAL NET MONTHLY TAKE HOME PAY	<b>\$2,113.93</b>	<b>\$0.00</b>
7 Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8 Income from real property	\$0.00	\$0.00
9 Interest and dividends	\$0.00	\$0.00
10 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11 Social security or government assistance (Specify): _____	\$0.00	\$0.00
12 Pension or retirement income	\$0.00	\$0.00
13 Other monthly income (Specify): _____	\$0.00	\$0.00
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14 SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	<b>\$0.00</b>
15 AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$2,113.93</b>	<b>\$0.00</b>
16 COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$2,113.93</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
None.

B6J (Official Form 6J) (12/07)

IN RE: **Miguel Angel Nava**  
**Cathy Sheryl Haskins**Case No. \_\_\_\_\_  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1 Rent or home mortgage payment (include lot rented for mobile home) a Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$250 00
2 Utilities: a Electricity and heating fuel b Water and sewer c Telephone d Other: Cable/Satellite	\$170 00 \$76 00 \$60.00
3 Home maintenance (repairs and upkeep)	\$500 00
4 Food	\$100 00
5 Clothing	\$30 00
6 Laundry and dry cleaning	\$50 00
7 Medical and dental expenses	\$300 00
8 Transportation (not including car payments)	\$50 00
9 Recreation, clubs and entertainment, newspapers, magazines, etc.	
10 Charitable contributions	
11 Insurance (not deducted from wages or included in home mortgage payments) a Homeowner's or renter's b Life c Health d Auto e Other:	\$125 00
12 Taxes (not deducted from wages or included in home mortgage payments) Specify: Personal Property Taxes	\$15 00
13 Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a Auto: b Other: c Other: d Other:	
14 Alimony, maintenance, and support paid to others: 15 Payments for support of add'l dependents not living at your home: 16 Regular expenses from operation of business, profession, or farm (attach detailed statement) 17 a Other: Haircare & Grooming 17 b Other:	\$40 00
18 AVERAGE MONTHLY EXPENSES (Total lines 1-17 Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,766.00
19 Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Note: Debtors expect new rent to be about \$250.00 per month as noted above.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$2,113.93
b. Average monthly expenses from Line 18 above	\$1,766.00
c. Monthly net income (a minus b)	\$347 93